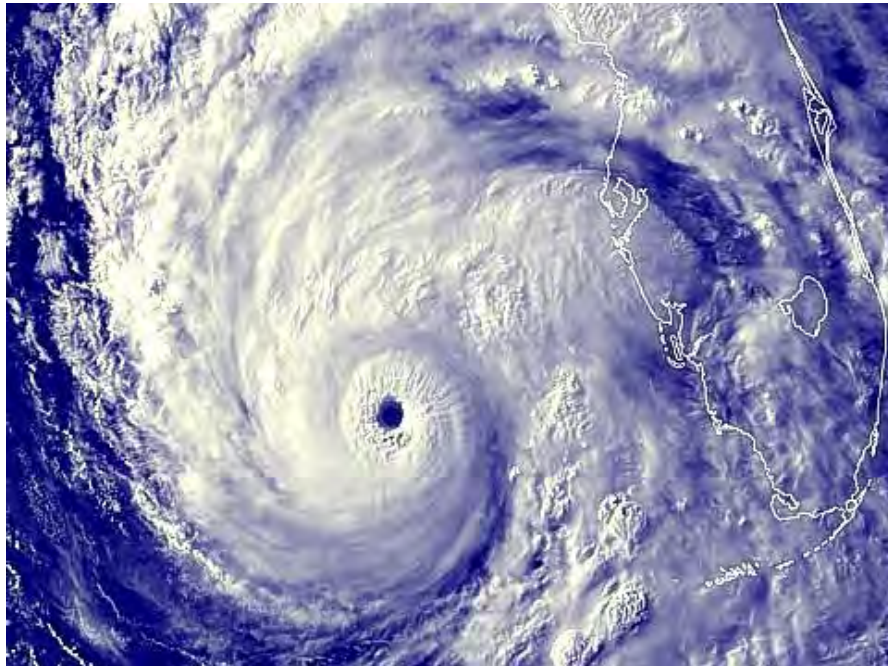


# Verona at Renaissance

## Emergency Hurricane Response Plan



**Chipper Drive and Pacific Dunes Drive, Sun City Center, FL 33573**

**Evac Zone: Non-Evac**

**Flood Zone: X**

\*Per County Records

**Tax Free Hurricane Preparedness Equipment: June 1 – June 7, 2018**

June, 2018



# HURRICANE GUIDE



Hurricane Season runs June 1 through November 30, bringing the possibility of strong and potentially damaging winds and storm surges to the hurricane-prone east and Gulf coasts. If you live in these areas, it's critical that you have a smart and effective hurricane plan in place to help keep your home and loved ones safe.

## The FirstService Residential Hurricane Guide



**FirstService**  
RESIDENTIAL

As North America's residential property management leader, FirstService Residential knows how devastating hurricanes can be. As part of our full-service management solution, we prepare tailored Disaster Plans for each managed community, as well as provide comprehensive guidance, information, resources and support to help residents prepare and recover when hurricanes strike.

This Hurricane Guide contains valuable planning and preparation information, timelines and checklists. Please use it as a resource to help keep your family and property safe before, during and after a storm.

## What to Expect from Your Community Association Manager

If your community is professionally managed, your Community Association Manager should provide information on how to protect your home and direct community staff in securing common areas, systems, equipment and related assets in the event of a hurricane threat.

FirstService Residential creates a customized, comprehensive Disaster Plan, including emergency evacuation information, for each community we manage. We also conduct annual evacuation drills at each community to ensure residents are prepared. For more information on our hurricane preparation services, [contact FirstService Residential](#).



# Before or As Hurricane Season Begins



**BEFORE JUNE 1** – or as early in the season as possible – create a personal hurricane preparation plan and share it with each family member

Use our Hurricane Preparation Checklist provided to determine if these items need to be purchased, and assign responsibility for obtaining them.

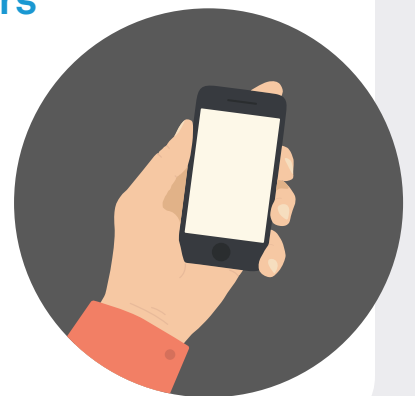
*Many states offer sales tax holidays each year, which can help defray your purchasing costs. Find your state's moratorium dates at:*

[http://www.taxadmin.org/fta/rate/sales\\_holiday.html](http://www.taxadmin.org/fta/rate/sales_holiday.html)



## Compile important addresses and phone numbers

- ▶ Family members
- ▶ Insurance company
- ▶ Shelters (including pet-friendly shelters)
- ▶ Generator-powered gas stations
- ▶ Generator-powered grocery stores
- ▶ Your utility company
- ▶ National Hurricane Center
- ▶ Federal Emergency Management Agency (FEMA)
- ▶ Your community association management company



- Select your home's safe room – an interior room, closet or area without windows
- Determine if you live in a mandatory evacuation zone, and, if so, where you will shelter and the route you'll take to get there if an evacuation order is given
- Trim trees and shrubs around your home
- Purchase and/or test existing generators
- Review your insurance policy or contact your agent to ensure you have active personal HO6 policies and special assessment coverage



## Consult with Your Community Association Management Company

- ▶ Find out what actions they recommend to prepare your home and community
- ▶ Establish which pre- and post-hurricane activities they and you are responsible for

## When a Hurricane is Imminent

The National Weather Service issues alerts for the following conditions within a local area:



### Hurricane Watch

An announcement that hurricane conditions are **possible** in your area

- ▶ Watches are issued 48 hours in advance of anticipated onset of tropical storm force winds.
- ▶ Take Action: Begin or continue storm preparation activities and listen for updates from local officials.



### Hurricane Warning

An announcement that hurricane conditions are **expected** in your area

- ▶ Warnings are issued 36 hours in advance of anticipated onset of tropical-storm-force winds.
- ▶ Take Action: Complete storm preparation activities and evacuate if required by local officials.



# Hurricane Preparation Checklist



When a hurricane is forecast for your region, immediately begin or complete storm preparations using the checklist below:

## When a Storm Could be Headed Your Way (per weather forecasts, 4 – 5 days prior to landfall), gather existing items or purchase:

- At least one gallon of drinking water per person, per day
- Chlorine to decontaminate water
- Non-perishable packaged or canned foods, juices and snack foods
- Can opener (not electricity powered)
- Paper plates and plastic utensils
- Garbage bags
- First aid kit
- Flashlight(s) and batteries
- Candles and lighters or matches
- Battery-powered radio, TV, lantern, hot plate and fan(s)
- Solar-powered cell phone charger
- Gas for barbecue
- Rain gear
- Medicines/prescriptions – Renew and store in a waterproof container
- Baby wipes and hand sanitizer
- Gather insurance documents and store in a waterproof container

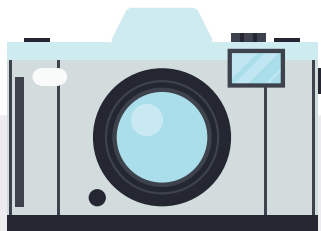


## When a Hurricane Watch is Issued (48 hours prior)

- Clean, sterilize and fill available containers with water for emergency drinking purposes
- Photograph and/or videotape your property and contents (with date stamps) as baseline documentation. Store images to cloud and/or print and store in waterproof containers
- Pack freezer contents tightly to conserve cold temperatures in case you lose power

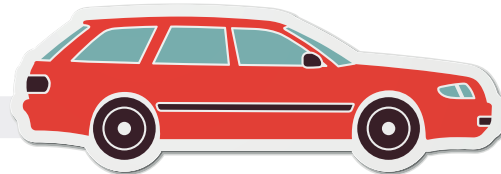
### GATHER THE FOLLOWING AND SECURE IN LUGGAGE OR WATERPROOF CONTAINERS:

- Reading materials, toys and games for family members
- Toiletries and equipment for family members
- Several changes of clothing
- Blankets and pillows for each family member
- Pet food, water, carriers and leashes. Ensure pets wear ID tags with your name/phone number



## When a Hurricane Warning is Issued (36 hours prior)

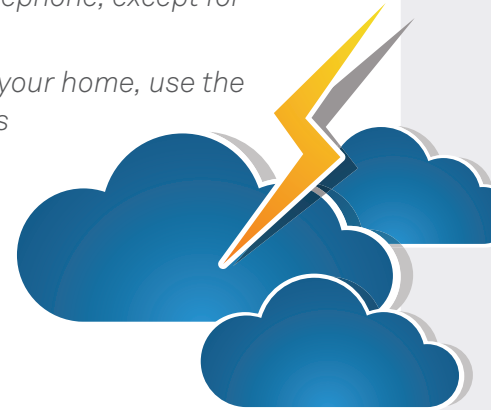
- Get cash
- Fill car(s) with gas
- Charge cell phone(s)
- Back up computer files
- Install hurricane shutters and/or board up windows
- Store or secure outdoor furniture
- Prepare your pool and spa
- Secure your boat
- Fill bathtub with water to bathe and flush toilet
- Turn off breakers or unplug electronics to prevent damage from electrical surges



## During the Hurricane

### IF YOU REMAIN AT HOME DURING THE STORM, IT IS ESSENTIAL THAT YOU FOLLOW THE GUIDELINES BELOW:

- Be sure your entire family stays in your safe room
- Monitor hurricane updates via radio, TV and Internet
- Even if storm conditions subside, stay indoors until you receive official word that the hurricane is over. In many cases, conditions worsen again after periods of calm
- Keep curtains and blinds closed and stay away from windows to avoid injuries from broken windows or flying glass or debris
- Turn off utilities if instructed to do so. Otherwise, turn the refrigerator thermostat to its coldest setting and keep doors closed to retain cold air
- Avoid using your telephone, except for emergencies
- When you do leave your home, use the stairs, not elevators



### IF YOU EVACUATE:

- You must evacuate if you live in a mandatory evacuation zone, a high-rise over 75 feet high or if you don't feel safe staying in your home
- Only take what you really need, such as your cell phone, medications, identification (driver's license or passport), clothing, food, water, toiletries and cash
- Before you leave, unplug electrical appliances and turn off your home's gas, electricity and water
- Travel roads and highways recommended by emergency workers, even with traffic, because other routes may be blocked by debris or fallen trees



# Hurricane Preparation Checklist

## After the Hurricane is Over

- As soon as it is safe to leave your home or re-enter your community, place tarps over damaged roofs, windows and doors and remove debris to reduce the threat of injuries and further damage*
- Be aware of hidden dangers like downed power lines and water-covered holes*
- Run generators only in well-ventilated outdoor areas (never indoors) to prevent carbon monoxide poisoning*
- Discard all food that may no longer be safe, especially if your home lost power. When in doubt, throw it out*
- Photograph or video all damages to document necessary repairs or replacement. Do not accept any money offered by insurance companies to release or settle claims*
- Immediately contact your insurance agent to report all damages – the first reported is the first paid!*



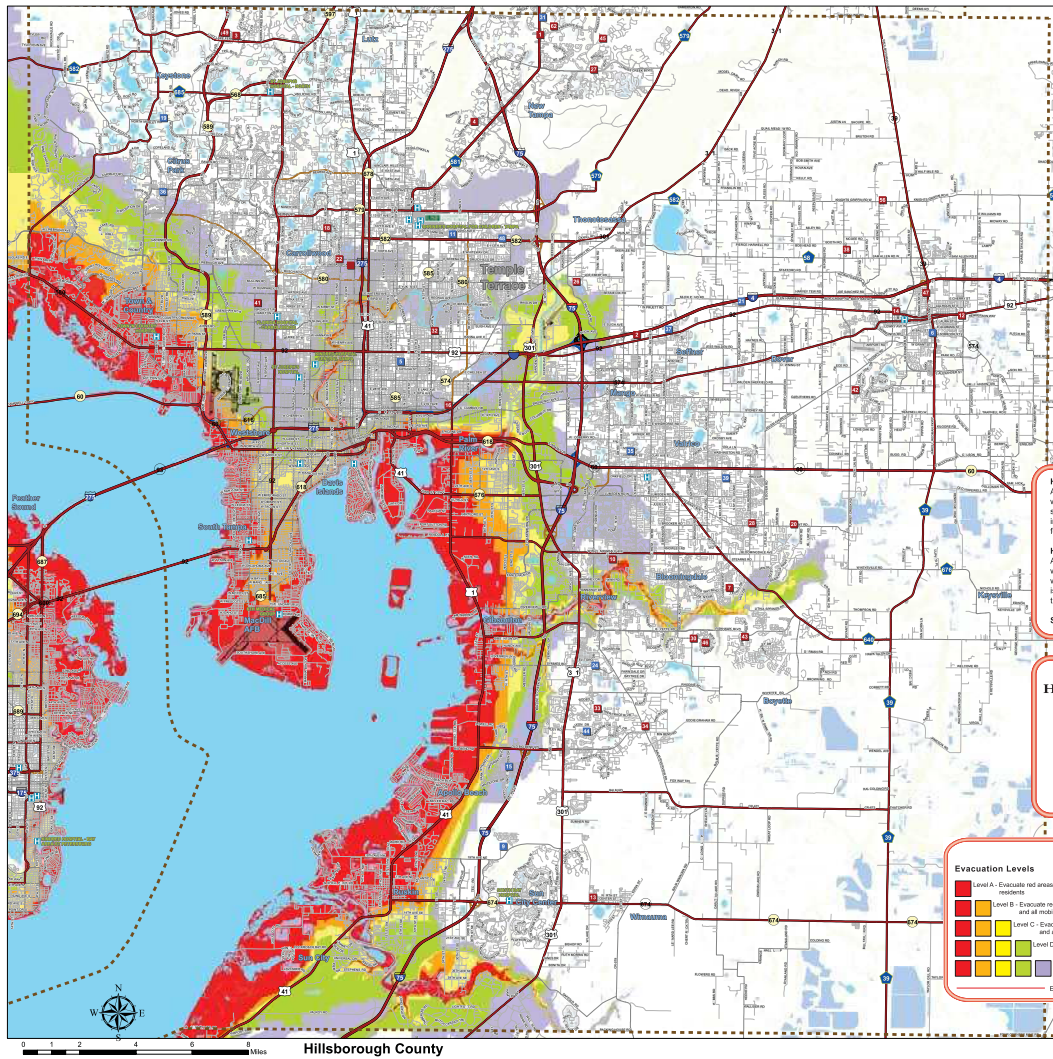
# Corporate Responsibility

**At FirstService Residential, our mission is to make a difference, every day, for the residents and communities we serve.** After Hurricane Sandy, we established a \$10 million emergency fund to quickly repair damages to our managed communities before insurance claims were finalized. FirstService Residential teams also worked closely with first responders, contractors, insurance adjustors and residents to help families return home as quickly and safely as possible. That's the kind of full-service commitment that adds value and protects lifestyles – a service promise only **FirstService Residential** can keep.



**FirstService**  
RESIDENTIAL





Your evacuation zone may have changed this year  
KNOW YOUR ZONE



**Hurricane Watch:**  
An announcement that hurricane conditions (sustained winds of 74 mph or higher) are possible within the specified area. The hurricane watch is issued 48 hours in advance of the anticipated onset of tropical-storm-force winds.

**Hurricane Warning:**  
An announcement that hurricane conditions (sustained winds of 74 mph or higher) are expected somewhere within the specified area. The hurricane warning is issued 36 to 48 hours in advance of the anticipated onset of tropical-storm-force winds.

Source: <http://www.nhc.noaa.gov/aboutglass.shtml#h>

**SAFFIR-SIMPSON HURRICANE WIND SCALE**

CATEGORY	WIND SPEED (MPH)
Category 1	74 to 95
Category 2	96 to 110
Category 3	111 to 129
Category 4	130 to 156
Category 5	157 and over

**LEGEND**

Evacuation Levels	Potential Storm Tide Heights (FT)
Level A - Evaluate red areas and all mobile home/RV residents	To 11'
Level B - Evaluate red and orange areas, and all mobile home/RV residents	To 17'
Level C - Evaluate red, orange and yellow areas and all mobile home/RV residents	To 22'
Level D - Evaluate red, orange, yellow and green areas and all mobile home/RV residents	To 31'
Level E - Evaluate red, orange, yellow, green and purple areas and all mobile home/RV residents	To 38'

### SHELTER INFORMATION — Refer to Map Above

NO.	SHELTER NAME	ADDRESS
<b>PUBLIC SHELTERS OPENING FOR LOWER INTENSITY STORMS</b>		
5	Middleton High School	4801 N. 22nd St., Tampa
6	Simmons Center	1202 W. Grant St., Plant City
9	Shields Middle School	15732 Behl Shields Way, Ruskin
11	Pizzo Elementary School	11701 Bull Run Dr., Tampa
15	Cypress Creek Elementary School	4040 19th Ave., Ruskin
19	Hammond Elementary School	8006 N. Mobley Rd., Odessa
21	Strawberry Crest High School	4691 Gallagher Rd., Dover
24	Sessums Elementary School	11525 Ramble Creek Dr., Riverview
31	Bartels Middle School	9020 Imperial Oak Blvd., Tampa
35	Brandon High School	1101 Victoria St., Brandon
36	Smith Middle School	14303 Citrus Pointe Dr., Citrus Park
37	Burnett Middle School	1010 N. Kingsway Rd., Seffner
39	Valrico Elementary School	609 S. Miller Rd., Valrico
44	Summerfield Crossings Elementary	11050 Fairway Meadows Dr., Riverview
46	Greco Middle School	6925 E. Fowler Ave., Temple Terrace
<b>ADDITIONAL PUBLIC SHELTERS OPENING FOR HIGHER INTENSITY STORMS</b>		
1	Wharton High School	20150 Bruce B. Downs Blvd., Tampa
2	Armwood High School	12000 N. S. Hwy. 92, Seffner
3	McKirk Elementary School	5503 Lutz Lake Fern Rd., Lutz
4	Chiles Elementary School	16541 W. Tampa Palms Blvd., Tampa
7	Cimino Elementary School	4320 Culbreath Rd., Valrico
10	Bloomington High School	1700 E. Bloomington Ave., Valrico
12	Marshall Middle School	18 S. Maryland Ave., Plant City
13	Reddick Elementary School	325 West Lake Dr., Wimauma
14	Tomlin Middle School	501 N. Woodrow Wilson St., Plant City
16	McLane Middle School	2306 N. 17th St., Brandon
18	Lake Magdalene Elementary School	2002 Pine Lake Dr., Tampa
20	Nelson Elementary School	5413 Durant Rd., Dover
22	Carrollwood Elementary School	3516 McFarland Rd., Tampa
26	Newsome High School	16550 Fish Hawk Blvd., Lithia
27	Benito Middle School	10101 Cross Creek Blvd., Tampa
28	Mulrennan Middle School	4215 Durant Rd., Valrico
30	Barrington Middle School	5925 Village Center Dr., Lithia
32	Sheehy Elementary School	6402 N. 40th St., Tampa
33	Collins Elementary School	12424 Summerfield Blvd., Riverview
34	Summerfield Elementary School	11990 Big Bend Rd., Riverview
38	Cork Elementary School	3301 N. Cork Rd., Plant City
40	Lockhart Elementary School	3719 N. 17th St., Tampa
41	Canella Elementary School	10707 Nixon Rd., Tampa
42	Turkey Creek Middle School	5000 S. Turkey Creek Rd., Plant City
43	Bevis Elementary School	5720 Osprey Ridge Blvd., Lithia
45	Pride Elementary School	10310 Lions Den Dr., Tampa
46	Stowers Elementary School	13915 Barrington Stowers Dr., Lithia
47	Wilson Elementary School	702 English St., Plant City
49	Steinbrenner High School	5575 Lutz Lake Fern Rd., Lutz
50	Knights Elementary School	4813 N. Keene Rd., Plant City
62	Heritage Elementary School	10900 Cross Creek Blvd., Tampa

**SHELTER ICONS LEGEND**

- Public Shelters Opening for Lower Intensity Storms
- Additional Public Shelters Opening for Higher Intensity Storms
- Shelters with ADA-accessible restrooms.
- Shelters with this designation are county staffed Pet Friendly Shelters. Please bring cage, food, water, medications and proof of vaccinations.

Shelters are not listed in the order they are opened and shelter openings will vary with each emergency depending on the type and intensity of the disaster. Stay tuned to local media for a listing of shelters, to include any pet-friendly shelters, which will be opened for an event. Do not go to a shelter until local officials announce that the shelter is open.

**HILLSBOROUGH COUNTY SHELTER INFORMATION**

In the event of a community emergency, Hillsborough County has emergency shelters for residents and visitors available as a last resort. Become familiar with the shelter information provided and make sure everyone in your household knows the following shelter facts:

- Shelters are opened on an "as-needed" basis.
- Shelter openings may vary with each emergency.
- Pet friendly shelters require current vaccination records for dogs and cats.
- Never go to a shelter unless local officials have announced it is open.
- Current shelter information is available from local radio and television stations, and the Hillsborough County Infoline at 813-272-5900. More information is available on the county website: [HCGOV.net/StaySafe](http://HCGOV.net/StaySafe).

**DOG AND CAT FRIENDLY SHELTERS**

Hillsborough County offers four dog and cat friendly shelters, indicated on the shelter list of this guide.

Sheltering your pet:

- Provide proof of current license and vaccination
- Pet must be in an appropriate pet crate
- Provide all items required for your pet
- You are responsible for the care of your pet while in the shelter
- Collaboration of pets and owners is not permitted

If you are responsible for the care of your pet, please make other arrangements to shelter your pet.

**SPECIAL NEEDS**

Hillsborough County provides a shelter program for those residents requiring special medical related care. Special needs shelters will be available for persons requiring more skilled medical care than available in a public shelter but not requiring an acute care facility such as a hospital. If this type of extended care is needed, contact the Hillsborough Infoline at 813-272-5900 or the Hillsborough County Health Department at 813-307-8063 to be considered for registration into this program.

### IMPORTANT CONTACT INFORMATION

PET RESOURCES	813-744-5660
DEVELOPMENT SERVICES	813-272-5600
BUSINESS DISASTER HOTLINE	813-307-8330
EMERGENCY MANAGEMENT	813-272-6900
HIGHWAY PATROL	813-558-1800
HILLSBOROUGH COUNTY INFOLINE	813-272-5900
TTY	813-301-7173
SOLID WASTE	813-272-5680
SHERIFF	813-247-8000
SPECIAL NEEDS SHELTER REGISTRATION	813-307-8063 813-272-5900
TECO TO REPORT POWER OUTAGES	877-588-1010
TRANSPORTATION INFORMATION	813-272-5900
AMERICAN RED CROSS	813-348-4420
CATHOLIC CHARITIES	813-631-4370
SALVATION ARMY	813-226-0055
CRISIS CENTER OF TAMPA BAY	2-1-1

DO NOT CALL 9-1-1 FOR HURRICANE INFORMATION

**USING YOUR COUNTY MAP**

- Locate where you live and work on the map.
- Determine whether you are in an evacuation area, and if so, what level (color).
- If you are in an evacuation area, or live in a mobile home/RV, decide where you will go if ordered to evacuate. Your choices include:
  - Home of a relative or friend outside the evacuation zone
  - Hotel/motel outside the evacuation zone (make arrangements in advance)
  - Go to a public shelter
  - As a last resort leave the area entirely
- If you must go to a public shelter, use your county map to decide which one is convenient. Make sure you verify the shelter is open before you go.

**HURRICANE THREAT**

- The colored areas on the map are vulnerable to storm surge. Storm surge is produced by water being pushed towards the shore by the force of the winds moving around the storm.
- Storm surge creates a path of destruction, wiping out structures so rapidly surges inland and then recedes. This is a life threatening situation for anyone who ignores mandatory evacuation orders and stays in vulnerable areas.
- Hurricanes are categorized on a scale of 1 to 5, depending on wind strength and destructive power. The evacuation zones are color coded to designate the level of storm surge likely to occur.
- Each colored area corresponds to an evacuation zone and each zone is given a letter designation. A letter designation will be ordered by zone based upon the projected storm surge.
- If you live in an area ordered to evacuate, gather your family/pets and emergency supplies, secure your home and leave immediately. Failure to obey a mandatory evacuation order is a violation of state and local laws.

Note: All persons living in mobile homes/RVs must evacuate for all mandatory evacuation orders, regardless of where you are located in the county.

**NOAA WEATHER RADIO**

A NOAA weather radio can provide you with valuable hurricane information as well as vital warning information for tornadoes, severe thunderstorms and other dangerous weather. It also broadcasts warnings and post-event information for all types of hazards such as chemical releases and significant matters of public safety.

Hillsborough County Frequency 162.550 MHz, SAME Code 012057

**FLOOD PREVENTION ASSISTANCE**

For unincorporated County residents, staff from the Engineering and Environmental Services, Hazard Mitigation Program may make a site visit, upon request, to assist property owners with addressing and stormwater drainage information to flooding and stormwater drainage concerns. This service is provided at no charge. For additional information on flooding, flood insurance, flood zones, retrofitting, or elevation certificates, you may contact the Hazard Mitigation Program office at 813-307-4541. Elevation certificates on file for areas within unincorporated Hillsborough County may be obtained in writing: Hazard Mitigation Program, Engineering & Environmental Services, Public Works Department, County Center, P.O. Box 1110, 22nd Floor, Tampa, Florida 33601. Residents of municipalities should contact their respective municipal offices regarding their services in this area.

**WHAT'S A PDRP?**

The purpose of the Post Disaster Redevelopment Plan (PDRP) is to provide the County and cities with major guidance for local decision-making and actions during the difficult recovery following a major disaster. The PDRP details actions that need to be taken to speed the recovery process and make our community more disaster resilient in the future. It also identifies actions we need to take now before a disaster strikes in order to make sure that happens.

To find out more about the PDRP and how you can be involved, go to [HCGOV.net/StaySafe](http://HCGOV.net/StaySafe) and register for an action plan.

**HILLSBOROUGH COUNTY TRANSPORTATION INFORMATION**

During a hurricane evacuation, area buses run evacuation routes throughout the county to assist those who need transportation to shelters. Greater Tampa and Town of County Hillsborough Area Regional Transit Authority (HART) runs special evacuation routes in these areas. For route maps and instructions, visit [gohart.org](http://gohart.org) or call the HART Infoline at 813-254-4278.

South and East Hillsborough County, Hillsborough County public school buses run evacuation routes in these areas. Route information is available at [HCGOV.net/StaySafe](http://HCGOV.net/StaySafe) or via the Hillsborough Infoline at 813-272-5900.



## Hillsborough County Health Department Shelter Evaluation Form (PLEASE PRINT)

Failure to complete the entire form WILL delay your evaluation!

Last Name:		First Name:		Middle Initial:	Last 4 digit of SS: XXX-XX-
Sex: <input type="radio"/> Male <input type="radio"/> Female	Height:	Weight:	Date of Birth:	Telephone:	Primary Language:
Street Address:		Lot/Apt #	City:		Zip Code:
Living Arrangements: <input type="radio"/> Alone <input type="radio"/> With Relative <input type="radio"/> Other:					
Mailing Address(if different):		City:	Zip Code:	Mobile Home?: <input type="radio"/> Yes <input type="radio"/> No Mobile Home Park Name:	
Local Emergency Contact Name:		Relationship:		Telephone:	
Out of Town Emergency Contact Name		Relationship:		Telephone:	
Caregiver Name:		Relationship:		Telephone:	
<b>Only immediate family living in household can accompany you to the shelter.</b>					
Primary Doctor's Name: Telephone			Home Health Agency: Telephone		
Name Your Medical Problems: (Bring List of Medications with you to the Shelter)					
<b>Are you under the care of HOSPICE? <input type="radio"/> Yes <input type="radio"/> No (HOSPICE patients do NOT need to complete this form. They should contact their HOSPICE caregiver to arrange for special needs shelter and/or transportation.)</b>					
<b>TRANSPORTATION: Do you need a ride to the Shelter? <input type="radio"/> Yes <input type="radio"/> No</b>					
Mobility Assessment: (Check all that apply)			Electric Dependent (Check all that apply)		
<input type="checkbox"/> I can walk <input type="checkbox"/> Walker <input type="checkbox"/> Bedridden <input type="checkbox"/> Hearing Impaired <input type="checkbox"/> Blind			<input type="checkbox"/> Wheelchair/scooter <input type="checkbox"/> Cane <input type="checkbox"/> Uses lift to get out of bed <input type="checkbox"/> Deaf <input type="checkbox"/> Partially Blind		
<input type="checkbox"/> Feeding Pump <input type="checkbox"/> Nebulizer <input type="checkbox"/> Apnea Monitor <input type="checkbox"/> Ventilator <input type="checkbox"/> Oxygen _____ No. of hrs. daily _____ Liter Flow _____ Portable Tank <input type="checkbox"/> Dialysis <input type="checkbox"/> Other _____			<input type="checkbox"/> Suction Pump <input type="checkbox"/> Cardiac Monitor <input type="checkbox"/> CPAP/BPAP <input type="checkbox"/> Concentrator		
Cognitive Assessment: (Check all that apply)			Special Care: (Check all that apply)		
<input type="checkbox"/> Mental Health Problems <input type="checkbox"/> Alzheimer's <input type="checkbox"/> Autism <input type="checkbox"/> Conduct Disorder <input type="checkbox"/> Obsessive Compulsive <input type="checkbox"/> Anxiety <input type="checkbox"/> Depression <input type="checkbox"/> Dementia			<input type="checkbox"/> Psychiatric <input type="checkbox"/> Open Wound <input type="checkbox"/> Catheter <input type="checkbox"/> Incontinence/Adult Diapers Assistance required with medication? <input type="checkbox"/> I need a nurse or caregiver to administer medication		
I have Trained Service Animal: What kind? _____			What arrangements have you made for your pets? _____		
By signing this form I give my authorization for the medical information contained herein to be released to the county health department, emergency management, local fire districts, and receiving facilities for the purpose of evaluating my needs and providing emergency transportation and sheltering. Records relating to registration of disabled citizens are exempt for the provisions of F.S. 119.07(1), Public Records Law. The information contained here will be kept confidential.					
_____ Signature of Patient / Guardian			_____ Date Signed		
<b>Return form to: Hillsborough County Health Department PO Box 5135 Tampa, FL 33675-5135 Or FAX to (813) 276-8689. For more information call (813) 307-8063</b>					
For Office Use Only (Check all that apply):					
Special Needs Shelter: _____ Red Cross Shelter: _____ Hospital: _____ Shriners: _____ Dialysis: _____ FAHA _____ Aging Services _____					

# HURRICANE GUIDE

OFFICIAL GUIDE FOR  
THE TAMPA BAY AREA

CITRUS, HERNANDO, HILLSBOROUGH, MANATEE, PASCO,  
PINELLAS & SARASOTA COUNTIES



This guide is produced by the Tampa Bay Regional Planning Council in partnership with your County Emergency Management Agency.



# Planning for hurricanes...

August 24, 2012 will mark the 20th anniversary of Hurricane Andrew, a Category 5 hurricane that devastated South Florida in 1992. Floridians living here at the time will remember the catastrophic winds of Hurricane Andrew which flattened the communities of Homestead and Florida City. This destructive storm exposed major weaknesses in our disaster response plans and coordination, risk management and our building codes and enforcement. As a result, Florida implemented a strong statewide building code, and growth management rules designed to minimize population growth in high hazard areas. In addition, the 1993 Florida Legislature instituted an Emergency Management Trust Fund which ensures that the State and all 67 counties have funding, facilities, training and research necessary to provide Floridians with one of the country's best emergency management programs.

As we learned, it is important that our preparedness plans include the "whole community" which means it takes all aspects of a community (volunteer, faith and community-based organizations, the private sector, and the public, including survivors themselves) – not just the government – to effectively prepare for, protect against, respond to, recover from, and mitigate against any disaster. If we are to be more resilient, everyone needs to take responsibility for their family and business preparedness. In addition, we need to engage with and plan for the needs of the whole community including our children, seniors and those who face accessibility or health challenges.

This guide was developed by your county emergency management agency to help you make your family and business plans and directs you to websites where you can get more information or assistance.



## Top 10 Things To Do NOW

1

Make your Family Disaster Plan. It's not hard. Read through this guide and make your plan. Talk with your family. If you need help, go online to [www.tampabayprepares.org](http://www.tampabayprepares.org) and [www.floridadisaster.org](http://www.floridadisaster.org) and call your local emergency management agency or local chapter of the American Red Cross. Phone numbers are listed on the inside map page.

2

Refer to the Hurricane Evacuation Map inside this guide. Locate where you live and your evacuation zone. Determine if and when you would have to evacuate. REMEMBER: All mobile home residents must evacuate, regardless of location. **If you need help determining your zone, go online or call your local emergency management office BEFORE THE STORM THREATENS.**

3

Check your **Disaster Supply Kit** and obtain any items you need.

4

Decide NOW where you would go if ordered to evacuate (a friend or relative, a hotel or motel, or as a last resort, a public shelter or out of the region). REMEMBER, if you are going to leave the area or go to a hotel, do not delay. Determine your route, leave early and travel the shortest distance possible. Think tens of miles, not hundreds.

5

Make plans and purchase materials, such as storm shutters, to protect your home before the storm.

6

Keep your home in good repair. Tacking down loose roofing, trimming trees and keeping gutters clean are good places to start.

7

Purchase a battery-powered weather alert radio and a **non-electric land-line phone**. Even though phone service may not be disturbed, cordless phones will not work during power outages.

8

Make sure your street address number is clearly marked on your home.

9

Inventory your property and possessions on paper and take a video survey of your property. Store with insurance and other important papers in a safe place and send a copy to a relative out of the area.

10

Whether you rent or own your home, review your insurance policies with your agent now.

# EVACUATE OR STAY?

## IF YOU CAN STAY HOME

If you live in a sound structure outside the evacuation area and do not live in a mobile home, stay home and take these precautions:

- ✓ Make sure your windows, doors and garage doors are protected.
- ✓ Clean containers including your bath tub for storing water. Plan on three gallons per person, per day for at least seven days for drinking and other uses.
- ✓ Offer your home as shelter to friends or relatives who live in vulnerable areas or mobile homes.
- ✓ Check your **Disaster Supply Kit**. Make sure you have at least a seven day supply of non-perishable foods. Don't forget a non-electric can opener.
- ✓ During the storm, stay inside and away from windows, skylights and glass doors.
- ✓ Find a Safe Room in your home, usually an interior, windowless reinforced room such as a closet or bathroom on the lower floor.
- ✓ Wait for official word that the danger is over. Don't be fooled by the storm's calm eye.
- ✓ If flooding threatens your home, turn off electricity at the main breaker.
- ✓ If you lose power, turn off major appliances, such as the air conditioner and water heater to reduce damage from surge when power is restored.
- ✓ Monitor your battery-operated radio, NOAA weather radio or TV for the latest advisories and other emergency information.
- ✓ Do not travel until you are told it is safe to do so.

## IF YOU MUST EVACUATE

If you live in an evacuation area or a mobile home, when an evacuation order is given, don't panic. Move at a steady pace and ensure you leave enough time to get to where you will weather the storm. **DO NOT** take chances with your life by staying at home or waiting until the weather turns bad!

- ✓ Make sure your destination is not within a zone that has been ordered to evacuate.
- ✓ Take enough supplies for your family.
- ✓ Take your pets. Don't forget their supplies.
- ✓ Take important papers, including your driver's license, special medical information, insurance policies and your insurance agent's name and number and property inventories.
- ✓ Also take irreplaceable items, such as photos or keepsakes.
- ✓ Let friends and relatives know where you are going.

- ✓ Make sure your neighbors have a safe ride.
- ✓ Turn off your electricity, water and gas if officials tell you to do so.
- ✓ Lock your windows and doors.
- ✓ Stay tuned to your local radio and television station for emergency broadcasts.

## LEAVING COASTAL AREAS

If you are leaving the area, remember to take supplies with you. Move inland away from the storm surge and inland flooding, but it is not recommended that residents try to leave the region. Roads will be heavily congested and you run the risk of being caught on the highway without a safe refuge or running into the storm if it takes a different track.

## HOTEL OR MOTEL

If you plan to go to a hotel or motel, you will need to check for availability and make your reservation well in advance. Some hotels/motels have standing reservation hurricane programs and some relax their pet restrictions in an emergency. Again, make sure your destination is not in an evacuation zone.



# Protecting your home & family...

There are some specific actions you should take to make your home safer. To make some of these improvements, you will have to get up in the attic or crawl space with a flashlight. You may feel more comfortable with an experienced and licensed inspector, architect, engineer or contractor inspecting your home. Whatever choice you make, take time to do this well before the storm threatens. To withstand the forces of wind associated with severe weather, **REMEMBER your ABC'S:**



## ANCHOR YOUR ROOF

If your roof was built before 1994 and is gabled, brace all gable-end framing with horizontal and vertical beams. Also, make sure that there is wood sheathing (planks or plywood) behind the stucco of the triangular gable end walls.

Using a caulking gun, apply a 1/4 inch bead of APA AFG-01 certified wood adhesive along all intersections of the roof deck and roof support element (rafter or truss chord) on both sides of the beam. This technique can increase the wind uplift resistance by up to 3 times, but should not be used if you are going to re-roof in the near future.



## BRACE YOUR ENTRY & GARAGE DOORS

Entry doors are easily damaged by high winds. Bolt all doors with foot and head bolts with a minimum one inch bolt throw length.

Garage doors should be able to withstand hurricane wind loads and the impacts of flying debris. If yours does not, replace with a hurricane resistant one. Approximately 80% of residential hurricane wind damage starts with wind entry through garage doors.



## COVER YOUR WINDOWS

Protecting your windows is perhaps one of the most important factors in securing your home or office from total destruction in a hurricane or severe storm. Make sure all doors and windows are properly caulked and/or weather stripped. Replace gravel/rock landscaping material with fire treated, shredded bark to reduce damage. Cover all windows and glass doors with securely fastened, impact-resistant shutters or other approved window protection systems with proper mounting fixtures or replace them with impact resistant laminated window and door systems, if feasible. Hint: You don't have to use the same system on every window. Source: [www.flash.org](http://www.flash.org).



## SAFE ROOM

DO NOT stay in a room which does not have shielded windows/glass doors. Find an interior room – a bathroom, hallway or closet which will help buffer you from the storm's winds. Make sure all family members know where the safe areas are in your home. Be sure to take your disaster supply kit into your safe room when a storm threatens.

## BUILDING OR REMODELING?

For tips on how to make your home safer, go online to [www.flash.org](http://www.flash.org) (Federal Alliance for Safe Homes) or call Toll-Free (877) 221-SAFE (7233). You can also go online to [www.mysafeflorida.org](http://www.mysafeflorida.org).

## FOR MOBILE HOME RESIDENTS

- ✓ Anchor mobile homes with tie downs. Inspect tie downs annually.
- ✓ Never stay inside mobile homes to ride out the storm. Always evacuate to a friend or relative's home, hotel or motel or nearby designated storm shelter.

## PROTECTING YOUR PROPERTY FROM FLOOD

- ✓ **Anchor and Elevate:** If vulnerable, electrical panel boxes, heat pumps, washers and dryers and water heaters, fuel tanks, etc. should be elevated or relocated to areas less likely to be subjected to flood waters.
- ✓ **Retrofit:** There are things you can do to minimize the flood risk to your home. Options to consider:
  - elevation,
  - flood barriers,
  - dry flood proofing, and
  - wet flood proofing.



For more information, go to [www.flash.org](http://www.flash.org).



# What to expect after the storm...



**A**s we have learned, after a tropical storm or hurricane strike, you may be without power and many of the services you rely on (water, sewer, phone, cell phone, and businesses). Remember gas stations, supermarkets, restaurants, and government agencies just went through the same storm you did and there will be an interruption in services while repairs are made. Immediate response may not be possible, so everyone must be prepared to be self-reliant.

## RE-ENTRY

**BE PATIENT.** Even though the winds have stopped blowing, you won't be able to return to your home until search and rescue operations are complete and safety hazards, such as downed power lines, are cleared. It may take time for emergency crews to reach your neighborhood.

- ✓ Have valid ID. Access to affected areas will be controlled by security checkpoints. Valid identification with your current local address will be required (current photo ID and a power, water or telephone bill).
- ✓ Avoid driving, especially through water, regardless of depth or speed. Roads will have debris which can puncture your tires!

## Once you arrive home

- ✓ Walk around your home from the outside first to survey damage.
- ✓ Enter your home with caution. Open windows and doors to ventilate and dry your home.
- ✓ If you suspect a gas leak, leave immediately and notify the Fire Department.
- ✓ If your home has been flooded, have a qualified licensed electrician inspect the electrical system and appliances before turning the power back on.
- ✓ **Be careful with fire. Do not strike a match until you are sure there are no breaks in gas lines.**
- ✓ Let your out-of-town contact know you are alright.

## POST-STORM SAFETY PRECAUTIONS

Use extreme caution. There could be many dangerous situations all around you such as structural, water, electrical or gas leak hazards.

- ✓ Keep grills and generators outdoors in a well-ventilated area. Carbon Monoxide poisoning is a frequent killer after a storm passes.
- ✓ Avoid candles. Use battery-operated flashlights and lanterns instead.
- ✓ Stay tuned to your local radio or television for up-to-date emergency information.
- ✓ Avoid driving and phone use. Keep lanes and lines open for emergency workers.
- ✓ Avoid downed or dangling power lines. Be especially careful when clearing fallen trees.
- ✓ Always supervise children-DO NOT WADE IN FLOOD WATERS.
- ✓ Be aware of snakes, insects, alligators or animals driven to higher ground by floods.
- ✓ Be extremely careful with a chain saw and follow all safety precautions.
- ✓ Call professionals to remove large, uprooted trees, etc. You can become seriously injured trying to remove heavy trees from your property.
- ✓ Always use proper safety equipment such as heavy gloves, safety goggles, heavy boots, light-colored long-sleeve shirts and long pants. Tie back long hair, wear a hat and sunscreen. Drink plenty of fluids, rest and ask for help when you need it.
- ✓ Don't burn trash.

## CLEAN-UP & REPAIRS

- ✓ Know what your homeowner's or renter's insurance policy covers and what you will need to submit a claim. You will be required to make temporary repairs to correct safety hazards and minimize further damage. Take photographs of all damage before repairs and keep all receipts.
- ✓ After assessing damage to your home, contact your local building department for information on required building permits. Permits are always required for any kind of demolition or permanent repairs, reconstruction, roofing, filling and other types of site development.

## Protect Yourself From Contractor Fraud

- ✓ Hire only licensed contractors. Be cautious of anyone coming to your home uninvited and offering to do home repairs.
- ✓ Obtain a written estimate or contract. Insist on start/completion dates and payment terms in the contract. Do not pay in full before work begins and do not pay the final balance until the work is completed to your satisfaction. NEVER pay with cash.
- ✓ Don't pull the permits for the contractor. If they make this request, it may be an indication they are not properly licensed.

If you suspect a contractor of potential fraud, contact the State of Florida Consumer Fraud hotline at 1-866-966-7226.

## GENERATORS

Generators can provide power to your home or business in case of a power outage or shortage. When it comes to selecting a generator, you have a wide variety of features and options to choose from. Prices range from less than \$500 for a small portable generator to more than \$10,000 for an installed stationary generator. Wattage of the generator, as well as number, voltage and amperage of outlets determine which equipment can be powered.

1. Determine the appliance or equipment you want to use.
  2. Determine if a portable or stationary generator is required.
  3. Determine if you will need multiple outlets or multiple types of outlets on your generator.
- ✓ **NEVER** connect a portable generator to building wiring. There is an extreme danger of generator back-feed for the general public (downed wires

etc.) and utility workers. Plug appliances, etc., directly into the generator.

- ✓ Place generator outdoors and away from doors, windows, and vents that could allow carbon monoxide (CO) to come indoors. Exhaust fumes are deadly. If you start to feel sick, dizzy or weak while using a generator, get fresh air right away. DO NOT DELAY.
- ✓ Before refueling your generator, turn it off and let it cool down. Don't forget to check the oil every time you add gas. Keep the generator dry.
- ✓ Conserve fuel by alternating appliances. For example, refrigerators can be kept cool by supplying power eight hours a day.
- ✓ Store fuel safely outside in properly labeled approved storage containers.

## Stationary Generators (Whole House) Generators

Stationary generators run off gas utility lines or an LP tank. They automatically supply electrical power to pre-selected circuits that supply a home's lighting, air conditioning, water heater and appliances. They MUST be professionally installed by a licensed electrician.



# Planning for special loved ones...



## HOME HEALTHCARE & HOMEBOUND PATIENTS

- ✓ Tell your health agency and oxygen company where you will be during a hurricane. Ask them about their plans to provide care.
- ✓ If you are homebound and under the care of a physician, but not a home health agency, contact your physician.
- ✓ If you require respirators or other electric-dependent medical equipment, you should make prior medical arrangements with your physician. You should also register with your local power company.
- ✓ If you evacuate, remember to take medications, written instructions regarding your care, special equipment and bedding with you.
- ✓ **If you will need assistance in an evacuation or need to go to a special needs shelter, please register NOW with your County Emergency Management Agency.**
- ✓ Special needs shelters do not provide hands-on medical care, only medical monitoring. Bring one caregiver with you.
- ✓ If you require hospitalization, you must make prior arrangements through your physician.
- ✓ Please remember that hospitals are NOT shelters. During disasters such as hurricanes, hospitals have a limited number of resources that must be rationed to care for the sick and injured.



## ADVICE FOR SENIORS

In Florida, we are particularly vulnerable to severe weather like hurricanes and elders are especially susceptible to their effects. Those who live alone, or are without the support of family or friends, must take special precautions in the event of an emergency situation. People who are frail or disabled (either mentally or physically) may need special assistance from family members, friends or social service agencies.

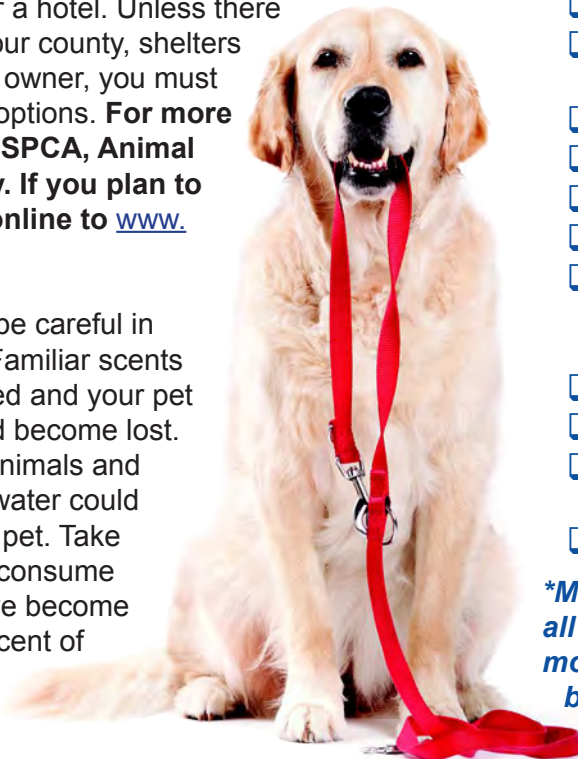
Older adults who are also caregivers may require outside assistance. Excessive stress and anxiety can contribute to increased episodes of illness, particularly for persons with heart disease and other illnesses. If an older adult lives in a nursing home, assisted living facility (ALF) or boarding home, the administrator should be contacted to learn about the disaster plan for that facility.



## PLAN FOR YOUR PETS

**Don't leave your pet and don't use your pet as an excuse not to evacuate. Don't put yourself, your family and your pet at risk! You are responsible for planning for your pet.** If you are ordered to evacuate, take your **Pet Survival Kit** if you go to friends, relatives or a hotel. Unless there are pet-friendly shelters in your county, shelters cannot accept pets. As a pet owner, you must plan ahead. Check out your options. **For more information call your local SPCA, Animal Control or Humane Society. If you plan to go to a hotel or motel, go online to [www.petswelcome.com](http://www.petswelcome.com).**

After the storm has passed, be careful in allowing your pet outdoors. Familiar scents and landmarks may be altered and your pet could easily be confused and become lost. Downed power lines, other animals and insects brought in with high water could present real dangers to your pet. Take care not to allow your pet to consume food or water which may have become contaminated. Nearly 80 percent of pets displaced by a storm are never reunited with their owners.



## PET SURVIVAL KIT

- Proper ID collar and rabies tag/license\*
- Vaccination paperwork
- Carrier or cage (large enough for your pet to move around)
- Leash
- Ample food supply (at least two weeks)
- Water
- Water/food bowls
- Any necessary medication(s)
- Specific care instruction
- Newspapers, cat litter, scoop, plastic trash bags for handling waste
- Proper ID on all belongings
- Photo of you and your pet
- A comfort item such as a favorite toy or blanket
- Non-electric can opener

***\*Make sure your pets have had all their shots within the past 12 months. Pet-friendly shelters and boarding facilities will require proof of vaccinations.***

# A WORD ABOUT INSURANCE

Understanding what is – and is not – covered in your homeowner’s or renter’s insurance policy is a necessity. Take time now to learn about the risks you may face and build confidence that you are properly protected. Read Your Policy. Talk with your Agent. Reviewing your insurance coverage annually is an important step to maintain the level of insurance protection necessary to be able to rebuild your home and replace your personal belongings.

## 6 STEPS TO PROPER INSURANCE PROTECTION

- 1. Insure your home for its reconstruction cost, not its real estate value.** When real estate prices drop, many people think the amount of insurance coverage should be reduced. However, a home’s real estate value has nothing to do with what it would cost to rebuild it in a post-disaster environment. Another mistake can occur by equating new construction costs to rebuilding costs. There are differences: Costs for reconstruction of an existing home are higher because it includes the cost of demolition and debris removal, challenges in accessing your site, and the absence of economies of scale associated with contractors who have multiple new construction jobs going on at once. Rebuilding a severely damaged home after a major storm is more closely matched to custom building costs.
- 2. If you rent, you need insurance to protect your belongings.** Your landlord has insurance coverage on the building, not your personal property. A renter’s insurance policy offers all the coverage of a standard homeowner’s policy, except for the structure. It will help you replace your belongings if they are damaged in a hurricane or stolen. It also provides liability coverage, which will pay to repair damage that a renter may accidentally cause, such as a kitchen fire. Liability coverage also will defend you and pay any judgments against you for injuries to guests at your place, and it will provide for additional living expenses if you have to live somewhere else while your residence is being restored. Many people underestimate the value of their belongings, so it’s important to do an inventory of your personal property so you know the replacement value of major household items.
- 3. Know your flood risk.** Standard homeowner’s policies do not cover damage from floods, including storm surge from a hurricane. Insurance for flooding and storm surge is available from the National Flood Insurance Program. Information should be available through the agent handling your regular homeowner’s policy, but is also available from the National Flood Insurance Program or by calling 1-888-379-9531. Remember, there is a 30 day waiting period for flood insurance to go into effect. Don’t wait until a storm is threatening.

4. **Set aside funds to pay your hurricane deductible.** Florida homeowner insurance policies have had a hurricane deductible since 2005. Seventeen other states and the District of Columbia have them, too. Hurricane deductibles are separate from deductibles for other types of losses. In most cases, hurricane deductibles are a percentage of the home's insured value. Homes insured for \$100,000 or more have hurricane deductibles starting at 2 percent; homes valued at \$100,000 or less have hurricane deductible starting at \$500. Many homeowners choose hurricane deductibles at much higher levels to reduce the cost of their annual premium – up to 10 percent. High deductibles mean more out-of-pocket costs, so review the Declarations Page of your insurance policy to check this amount.
5. **Get covered for the costs of building code upgrades.** Building codes continually change and code improvements mean safer, stronger homes. If yours is badly damaged, you are required to rebuild it to meet code upgrades. Your insurance company offers supplemental coverage called an Ordinance and Law endorsement, which pays for the increased rebuilding costs necessary to comply with the latest building codes. Talk to your insurance agent or company to determine which level of this additional coverage best suits you.
6. Inventory your home's contents to accurately price coverage and speed the claims process. An up-to-date home inventory helps in two ways: It assures you purchased the right amount of insurance to replace your belongings, and it provides documentation of everything you own to assist your insurer when you file a claim. There is free, secure online home inventory software available from the Insurance Information Institute at [www.KnowYourStuff.org](http://www.KnowYourStuff.org). It offers online storage of your information, so you can access it from any location. Remember you can insure your belongings for actual cash value or pay a little more in premium to have full replacement cost coverage. For most people, replacement coverage is a better option when faced with large losses that come with hurricanes.

Acknowledgement: Insurance Information Institute  
[www.iii.org](http://www.iii.org)

Hurricane Evacuation Zones and FEMA Flood Zones are Different.  
[www.floodsmart.gov](http://www.floodsmart.gov)



Your Policy Folder



# Preparing for a hurricane...

## AS THE STORM APPROACHES

- ✓ Listen for weather updates on local stations and on NOAA Weather Radio. Don't trust rumors, and stay tuned to the latest information.
- ✓ REMEMBER: Hurricanes can be unpredictable. There is always potential error in the forecast track from the National Hurricane Center. Don't focus on the exact forecasted track, listen to local officials. **DON'T GAMBLE WITH YOUR LIFE!** (For more information go to [www.noaa.gov](http://www.noaa.gov) or [www.weather.gov](http://www.weather.gov), click on Tampa Bay area.)
- ✓ Check your Disaster Supply Kit. Obtain any needed items.
- ✓ Refill prescriptions. Maintain at least a two-week supply during hurricane season.
- ✓ Clear your yard of lawn furniture, potted plants, bicycles, trash cans and other potential airborne missiles. Leave the swimming pool filled and super-chlorinated. Cover the filtration system.
- ✓ Protect your windows and glass doors with plywood or storm shutters. Brace double entry and garage doors at the top and bottom.
- ✓ If there is a chance flooding could threaten your home, move important items such as electronics, antiques and furniture off the floor.
- ✓ Fill your car's gas tank and check oil, water and tires. Gas pumps won't operate without electricity after a storm passes.
- ✓ Secure your boat early. Drawbridges will be closed to boat traffic after an evacuation order is issued.
- ✓ Get cash. Banks and ATMs won't be in operation without electricity and few stores will be able to accept credit cards or personal checks.
- ✓ Never sweep or blow yard leaves, pine needles, grass clippings or soil into the street or storm water system. This clogs up the stormwater pipes and prevents water from draining.

# DISASTER SUPPLY KIT

Here are the most important items for your **Disaster Supply Kit**. Stock up today and store in a water-resistant container. Replenish as necessary.

- Two weeks supply of prescription medicines
- Seven day supply of non-perishable/special dietary foods
- Drinking Water/containers - 1 gal/per person/per day (**minimum 7 days**)
- Flashlights and batteries for each member of the family
- Portable radio and batteries
- First aid book and kit including bandages, antiseptic, tape, compresses, aspirin and aspirin-free pain reliever, anti-diarrhea medication, antacid, and important numbers (i.e. Poison Control Center, Non Emergency Fire and Rescue, and Non-Emergency Sheriff's Office numbers)
- Mosquito repellent & citronella candles
- Fire extinguisher (small canister, ABC type)
- Instant tire sealer
- Whistle and/or distress flag
- Cooler(s)
- Plastic tarp, screening, tools and nails, etc.
- Water purification kit (tablets, chlorine (plain) and iodine)
- Infant necessities (medicine, sterile water, diapers, ready formula, bottles)
- Clean-up supplies (mop, buckets, towels, disinfectant)
- Camera
- Non-electric can opener
- Extra batteries for camera, flashlights, radio, portable TV & lamps, etc.
- Garbage can or bucket with tight-fitting lid and kitty litter (for emergency toilet)
- Plastic trash bags
- Toilet paper, paper towels and pre-moistened towelettes or baby wipes

## If you evacuate you also should take:

- Pillows, blankets, sleeping bags or air mattresses
- Extra clothing, shoes, eyeglasses, etc.
- Folding chairs, lawn chairs or cots
- Personal hygiene items (toothbrush, toothpaste, deodorant, etc.)
- Quiet games, books, playing cards and favorite toys for children
- Important papers and irreplaceable keepsakes (driver's license, special medical information, insurance policies and property inventories, photographs)

## Precious commodities before & after a storm:

- Cash (With no power, banks may be closed; checks and credit cards unaccepted, and ATMs may not be operational)
- Charcoal, matches, and grill (Do not use indoors)
- Ice
- A corded phone that does not require electricity
- Battery or solar powered charger for cell phones

# Family Disaster Plan

1. Evacuation zone we live in: \_\_\_\_\_ Or mobile home: Yes No
2. Where we will go if we need to evacuate? Shelter Friend Relative Hotel  
Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_
3. Have I notified my out-of-state contact of our plans: Yes No  
Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_
4. Is my employer aware of my family plan and has my emergency contact information? Yes No
5. Does a member of my family require life support equipment? Yes No
6. Does a member of my family require a Special Needs Shelter? Yes No

If yes, you must pre-register to find out which Special Needs Shelter.

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone (Special Needs Shelter Registration): \_\_\_\_\_  
Medical Supplies Needed: \_\_\_\_\_  
\_\_\_\_\_

7. Are my important documents properly secured? Yes No
8. Are my photographs, keepsakes and valuables properly secured? Yes No
9. What will I do with my pet(s)?  
If I go: \_\_\_\_\_  
If I stay: \_\_\_\_\_
10. What preventative measures will I take to safeguard my home?
- Window protection purchased? Yes No
  - Address clearly marked on house? Yes No
  - Hurricane-resistant garage door? Yes No
  - Roof reinforced? Yes No
  - Generator? Yes No
  - Identified safe-room: \_\_\_\_\_
  - Have I purchased Disaster Supply Kit? Yes No
11. Have we reviewed our insurance coverage? Yes No